Medicare Under 65

Individuals under age 65, who are receiving Social Security, or certain benefits from the Railroad Retirement Board (RRB), will receive Medicare automatically after 25 months. They will receive an initial enrollment package three months prior to the 25th month of disability benefits. The welcome package will contain their Medicare card. If they want to decline Part B, there will be instructions to do so. Otherwise, they receive Part A and Part B automatically.

People who are under 65, and disabled, may be eligible for coverage from a spouse’s group plan. In this scenario, they may want to decline Part B. If they decline Part B when it is offered, they will automatically receive Part B when they turn 65. A new Medicare card will be mailed out three months before they turn 65. If someone declines Part B because they are on a spouse’s group plan, they may receive penalties for enrolling late if the spouse’s group does not have 100 or more employees. The penalty is 10% for each 12-month period they delayed enrolling.

Additionally, if someone who is disabled chooses to return to work, they do not necessarily lose their Medicare coverage. As long as they are still disabled, they will not have to pay their Part B premium for 8 ½ years after returning to work. However, they will be responsible for paying their Part A premium.